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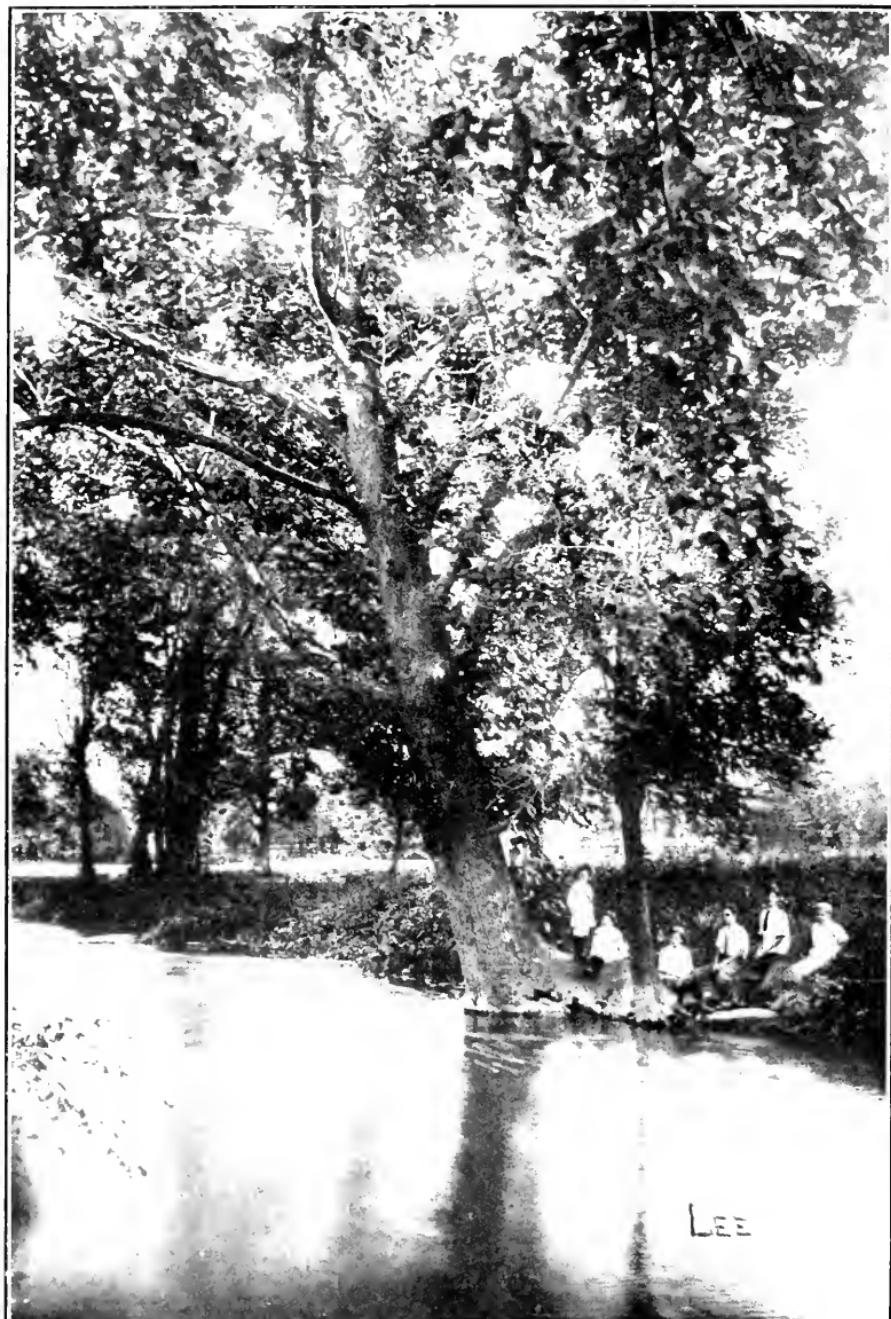
RIDGEWOOD



NEW JERSEY



**I**N THIS PUBLICATION WILL BE FOUND A COMPLETE  
AND SATISFACTORY ANSWER TO THE MOST PER-  
PLEXING OF ALL THE PRACTICAL QUESTIONS THAT  
CONFRONT THOSE DOING BUSINESS IN NEW YORK,  
TO-DAY: WHERE ARE WE TO LIVE, BRING UP OUR  
CHILDREN, AND MAKE OUR HOME?



BROOK HOKUS (NEAR THE GOLF CLUB)

LEW

# RIDGEWOOD

NEW JERSEY

## AND WHY

BY HENRY P. PHELPS

*Author of "PLAYERS OF A CENTURY," "STAGE HISTORY OF HAMLET,"  
"UNDER THE TURQUOISE SKY," ETC., ETC.*

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SECOND EDITION

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"Home-building should be just as much a matter-of-course  
with Human Beings as Nest-Building is with Robins."

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THE RIDGEWOOD BOARD OF TRADE, RIDGEWOOD, N. J.

1910

P 53 P

**J**N writing this booklet it has been assumed that upon certain propositions no argument is necessary. For instance:

A Brook is preferable to a Gutter;  
The Song of Birds to the Roar of the Elevated Railroad;  
The Fragrance of a Flower to the Smell of a Sewer;  
The Sunshine of the Meadow to the Gloom of the Subway;  
A Walk in your own Garden to Climbing your Landlord's Stairs.

\* \* \*

For the purposes of a Real Home, a *whole* house, windows on four (4) sides, nobody over your head, nobody under your feet,  
Is to be preferred

To any arrangement of "flats" or apartments, of which the manifest object is to stow away in the smallest possible space the greatest possible number of human beings.

\* \* \*

For a children's play-ground, blue-stone and asphalt are no improvement upon the green-grassed bosom of Old Mother Earth;  
Nor is the companionship of street urchins more beneficial to the rising generation than the influence of birds and flowers and household pets.

\* \* \*

It was *not* the Original Intention that it should be necessary before bringing children into the world to obtain ~~consent~~ of the landlord; or that practical and permanent dispossession should follow obedience to the First Command.

**T**AKING for granted that the reader has already discovered the serious difficulty, if not utter impossibility, of living in comfort on a moderate income in the city of New York, let us tell you about Ridgewood—not Ridgeway, nor Ridgefield, nor Ridgewood over on Long Island, nor any other place of the same, or similar name, but RIDGEWOOD, BERGEN COUNTY, NEW JERSEY.

And we are not going to use the flowery language or glittering generalities common to many pamphlets issued by land improvement companies and real estate boomers; for this is the utterance of the Ridgewood Board of Trade, made up of conservative and responsible business men who desire to present certain *reasons*—not mere assertions—why Ridgewood is to be preferred instead of various other localities to which your attention may be called—giving just the definite information that you would expect from a friend thoroughly acquainted with the facts, of whom you asked advice in relation to selecting a place for a Home in the vicinity of New York.

That friend, if he *were* a friend, and if he *were* thoroughly acquainted with *all* the facts, would tell you that, hundreds of seductive advertisements to the contrary notwithstanding, a wise, if unassisted, choice in this matter is by no means easy. He would say, in the first place, that no matter how attractive the surroundings, no locality for a Home should be considered



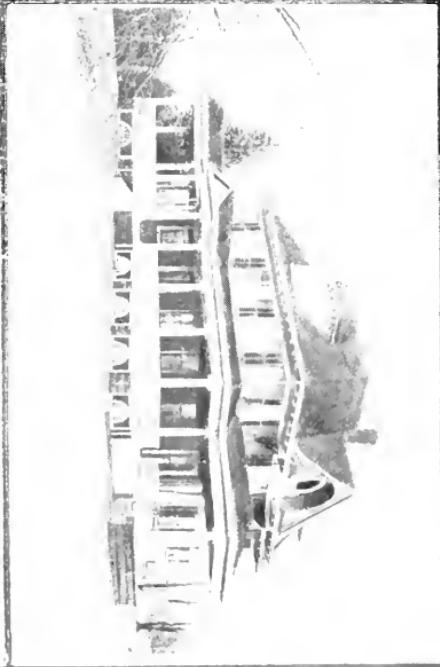
for a moment that was not HEALTHFUL. For the family, for the children, for the bread-winner himself, health should be the first, the paramount consideration. And if your friend should "mention names"—which we certainly shall not do—he would tell you of localities in the vicinity of New York where the troubles arising from malaria are almost a matter-of-course; of others, where to ask persons with a predisposition to throat and bronchial difficulties to permanently reside is "tempting fate"; and of others—and they are legion—where the prevalence of mosquitoes is equivalent to disease; and he would sum up by saying, finally, that—

In Order to get safely outside  
the MALARIAL, the MOSQUITO, and  
the SALT AIR BELTS which encircle  
the Metropolis, one must go at  
least TWENTY MILES away from  
the New York City Hall!

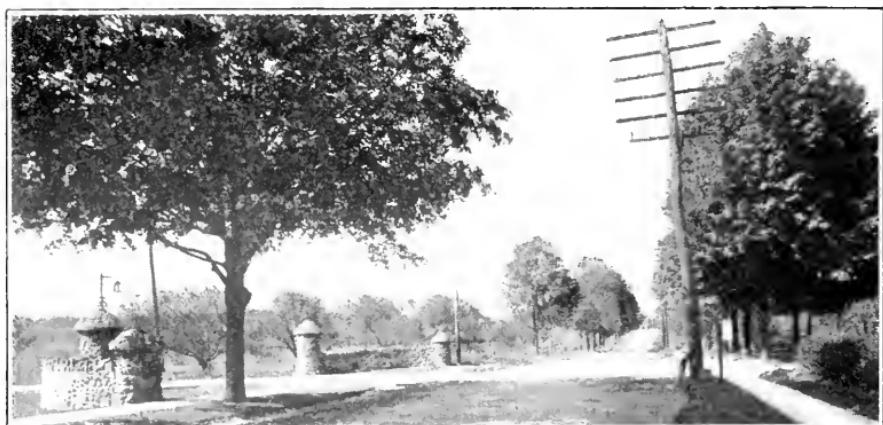
With this condition in view, and the fact that next in importance to healthfulness is accessibility, the problem grows complicated. The Garden of Eden would be no place to live for a man doing business in New York—not so much on account of snakes, but because it is too far, by time measurement, from Broadway. His home must be where he can get to it easily and quickly; otherwise the bi-daily trip becomes irksome and fatiguing. And transportation should not be expensive.

Pleasant surroundings are of course, desirable; as are adequate school and church facilities, agreeable social relations, and good neighbors. With the great majority, it is essential also that real estate be not too high-priced.

Bearing these several specifications in mind, let us see how nearly Ridgewood comes to filling the bill.



**Location and Accessibility** Ridgewood is situated in Northern New Jersey, on the main line of the Erie Railroad, six miles beyond Paterson, twenty-two miles from New York. It is also the western terminus of the Bergen County Railroad, acquired by the Erie in 1881, and which, leaving the main line at Rutherford, avoids the Passaic River and shortens the distance slightly. Its chief advantage to Ridgewood is that it gives us four tracks to the city, and betters the train service materially, there being thirty trains a day each way, one making the



ENTRANCE TO KATHAWOOD PARK

time in the morning to Jersey City in 41 minutes, and one in the afternoon from Jersey City to Ridgewood in 33 minutes. The schedule time of other trains between Ridgewood and Jersey City, is from 50 to 60 minutes. Trains leave the Erie station in Jersey City via the under-river route, for the Terminal Building (down town) every  $2\frac{1}{2}$  minutes or less; for 23d street and 6th avenue (up town) every 5 minutes or less. Coming to Ridgewood 11 minutes must be allowed for train connection from the Terminal Building; 17 minutes from 6th avenue.

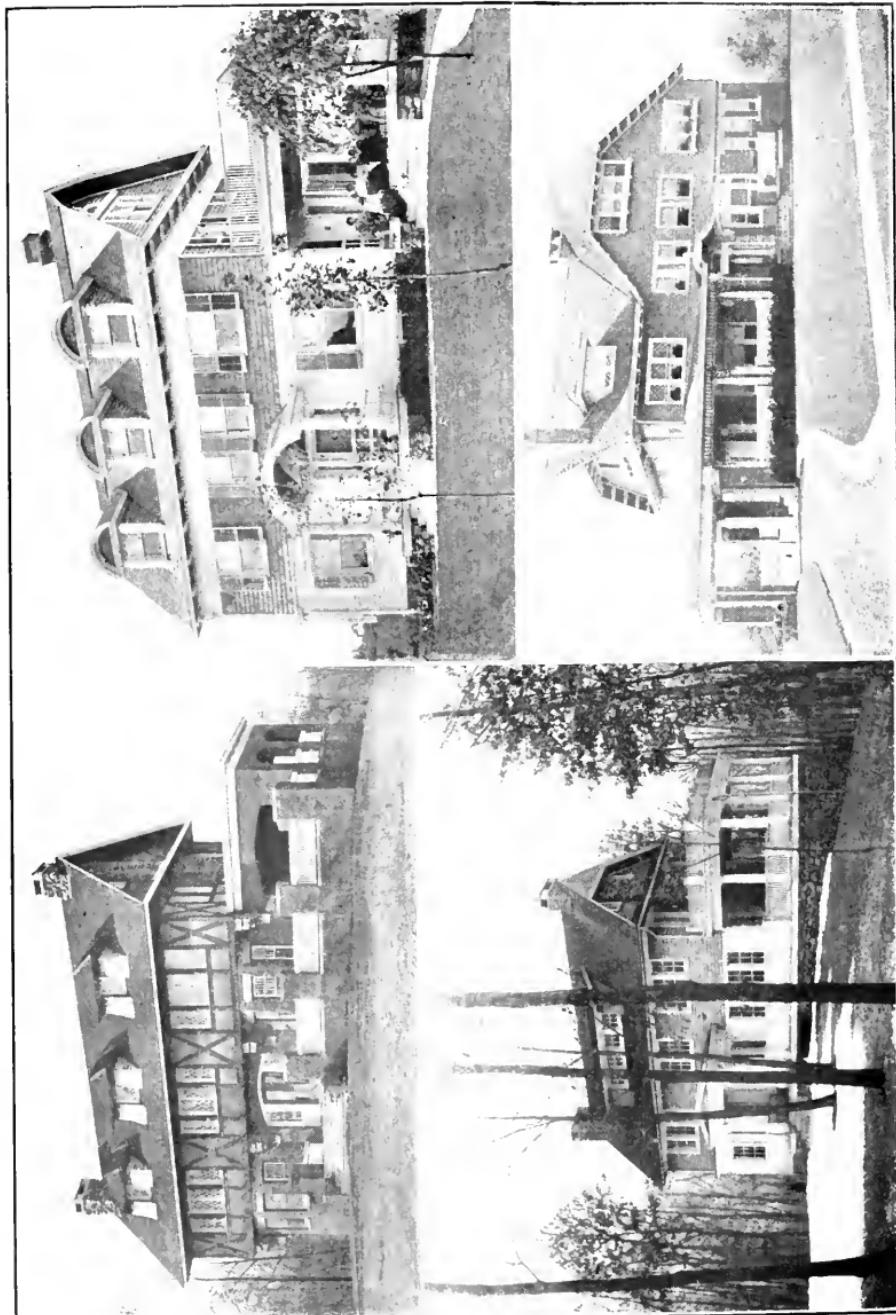
**Low Rate of Commutation**

The commutation—flat rate—is \$6.35 per month (sixty rides), or a trifle *less than half a cent a mile* (.00483). This includes ferriage via Chambers or 23d street.

**Superiority of the Erie Service**

Right here is the place to say a word for the Erie service. No one road in the country has been so persistently slandered by cartoon and paragraph. To such an extent has this been carried that even ridicule itself has been made ridiculous. And where this happens a speedy reversal of public opinion usually follows. As a matter of fact, the Erie, so far as its suburban service, and particularly its main line service is concerned, is one of the best conducted roads entering or approaching New York. At vast expense it has just removed the one natural obstacle to prompt, safe and pleasant operation, in opening a new four track passage through Bergen hill, forever abolishing the darkness, smoke and gas of the original mile-long tunnel; its under-river connection direct to either the Terminal Building or 6th avenue and 23d street is swift, frequent and satisfactory, obviating all former objections caused by ice or fog, and making Ridgewood as easily, and more pleasantly accessible than very many sections of the Greater city. In simple justice both to the Erie and to Ridgewood, it should be known to all who are thinking of making their home here, that the people of this village generally not only regard the service of the Erie as satisfactory, but as an important factor in making our place a desirable residence for those doing business in New York.

However, we are not, as heretofore, to be dependent upon one method of getting to and from New York. Before this edition is fully distributed, and perhaps before May 1, 1910, the cars of the North Jersey Rapid Transit company will be in operation through what is about the center of Ridgewood,



COTTAGES IN KATHAWOOD PARK

from Waldwick to Warren Point, making direct connection to Paterson, Hackensack; and to New York, at 130th street. At present writing the new road is nearly completed.

**Topography and Appearance** Coming by way of the main line of the Erie, the first glimpse of Ridgewood creates a decidedly favorable impression. For the first time since leaving New York one seems to have reached the "real," the unobjectionable country. The mosquito-breeding meadows, the malodorous Passaic River, the factories, and workshops, and foundries, the tenement houses and all other city sights and city smells are finally behind us. We have reached what for many years has been a land of gardens, farms, and orchards.

Ridgewood lies on both sides the tracks, and when within a mile or so of the station, the western district, in particular, shows up very handsomely, being mostly on the uplands, forming what may be called the "foothills" of the Ramapo Mountains.

**Kathawood Park** Here in full view, lying so as to receive the first beams of the morning sun as it peeps over the Palisades and shines across the intervening valleys, is Kathawood Park, first of the regularly organized development projects of which now there are a number. It is situated south of Godwin avenue, from which it has a handsome entrance, and enjoys proximity to the Midland Park station of the Susquehanna & Western Railroad, besides being only 10 or 15 minutes' walk from the Ridgewood station. The Park now contains some 25 residences, all of which are in high favor with their owners, because of pleasant surroundings, and desirable character of the neighborhood. Just south of Kathawood, and formerly part of that property, is Lincoln Park to which a similar description applies.

## "The Heights"

That part of Ridgewood west of the Erie tracks includes what is popularly and appropriately known as "The Heights," a section which only 12 or 15 years ago was looked upon simply as a hill covered with wood and underbrush, the whole of which could probably have been bought for the price of one or two plots there to-day. The territory is now largely occupied by



RESIDENCE IN LINCOLN PARK

handsome cottages and villas and the high ground, the fine views, and the deservedly high reputation of the property combine to make it very desirable.

**Wastena Park** On the beautifully wooded western slope of the Heights section, is Wastena Park of about 35 acres, traversed by winding roads, and adorned with natural growth forest trees. Although development was only begun here in 1909, some 800 feet of macadam



WASTENA PARK

have been laid, water, gas, electricity and telephone have been brought in, and 12 houses erected, all of which will be occupied as soon as entirely finished. Included in the plan to make this an exceptionally attractive section, a plot 250 feet square has been reserved for a centrally located clubhouse for the use of residents of the park, and which it is proposed, if thought best, to distinguish by certain co-operative features tending to the happy solution of what are sometimes perplexing house-keeping problems.

**Heights Terrace and Woodland Terrace** Just west of Heights Road, in the heart of the Heights section, and under protection of the "Heights Association" is a heavily wooded property of fifteen acres known as Heights Terrace and Woodland Terrace, one of the very latest developments to be undertaken with taste and enterprise. It is all highly restricted to fine private dwellings of which five were erected in 1909. It offers almost the seclusion of a forest within eight minutes' walk of the Ridgewood station. (See page 20.)

**East of the Erie Tracks** The eastern part of the village, although not so conspicuous on first approach by railroad, has many advantages and attractions of its own, making the question, which side of the tracks is most desirable as a place of residence simply a matter of opinion, the wide range of choice being one of the most interesting features of the place. At present, and probably for a long time to come, the principal business of the village is, and will be done on the east side; the churches are on that side and all the schools but one. During the past three years the growth has been quite equally divided. Many houses have been built nearly a mile east of the station.

**Prospect Park** Quite a notable development on the east side is that of Prospect Park on the southerly line of the village, but at present in the borough of

IN THE HEIGHTS SECTION



Glen Rock. It consists of 30 acres bordering on Prospect street, some 12 minutes' walk from the Erie station, and includes one of the handsomest beech groves to be found in Bergen county. It is also on high ground, with views of the Palisades, and of the Metropolitan building in New York. The streets have been made to follow the natural formation of the terraces, and charming locations have resulted. Development begun in 1907, now numbers 26 houses with all improvements, inside and out. (See page 28.)

**Highwood Park** This is another tract of about six acres, which is undergoing development, just outside the village lines, in the borough of Glen Rock. Some second growth timber still remains on the ground, which has a fine situation with good natural drainage assured from the lay of the land, and a pleasant prospect of the line of the railroad towards Paterson. The principal street which parallels Highwood avenue and at the north end terminates at High street, is laid out on the lines recommended by Mr. Robinson in his report on beautifying Ridgewood, affording ample space for trees and grass on either side of the walks.

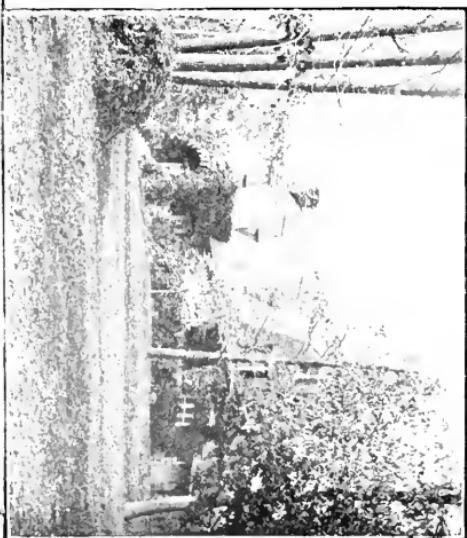
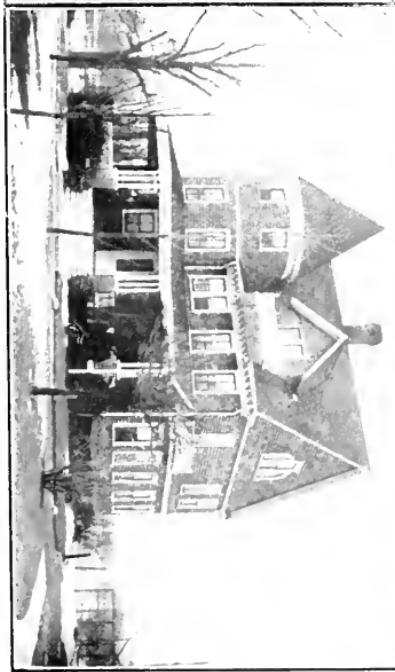
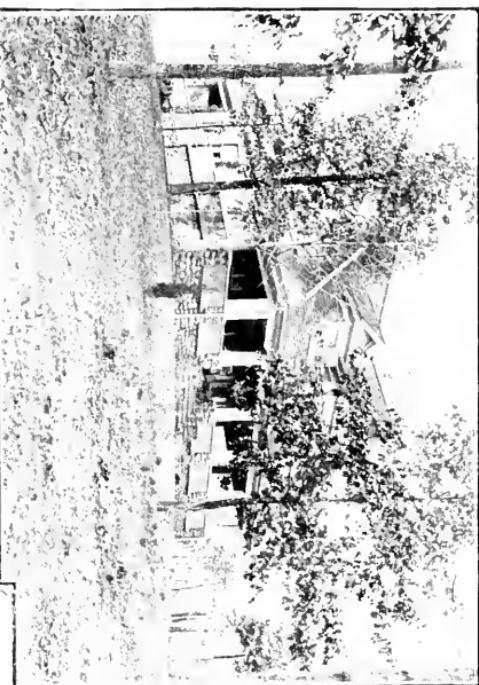
**Harrison Avenue Development** Another east side development at present projected only, but more than reasonably certain of speedy materialization, is on Harrison avenue, near the new school, and trolley station; some 50 acres of fine sandy soil, with an expanse of view that will astonish those who have never visited it.

**General Features** The checker-board regularity and prosaic sameness of many villages are entirely lacking.

The land dips and curves—here only a gentle eminence, there a commanding, tree-crowned height overlooking almost the entire county, and from whence on clear days are visible the spires of half a dozen cities, and at night

"Shining in the distance,  
The Lights o' Gotham lie."

HOMES IN RIDGEWOOD

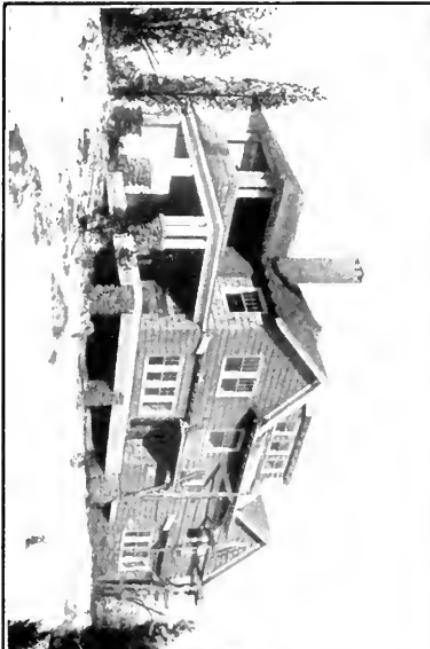


Less than half a mile east of the station the land for quite a distance is apparently almost a level plain. Elsewhere there are shady dells, sheltered nooks; the clear-watered brook Hohokus, and farther on, the somewhat larger stream which gives to this part of the country the name of the Saddle River Valley. In short, throughout the whole domain of Ridgewood the dominant and distinguishing characteristic is varied picturesqueness. Nowhere within a hundred miles of New York City has Nature herself more strikingly or emphatically indicated—

“This is the Place to Live!”

**Upper Ridgewood** That part of Ridgewood lying north of Cameron Lane and west of the railroad is now known as Upper Ridgewood, a section part of which is undergoing very radical development from pasture and woodland into a model residential neighborhood. Its altitude, unsurpassed views, and uncontaminated atmosphere are supplemented by proximity to the new railroad station (Hohokus) that leaves little to be desired. The public water supply is from the new wells of the Bergen Aqueduct Company, at Wortendyke. Although active development was not begun till 1907, there are now 25 houses in Upper Ridgewood, a number which will at least be doubled before the end of 1910.

The new and handsome rubble structure which the Erie has built to take the place of the old Undercliff station, although standing within the borough of Hohokus, and called by that name, is largely used by residents of Ridgewood living north of Harrison avenue and Cameron Lane, and the waiting shed on the west side is actually in this village. The situation, with the Cliff on one hand and the Glen on the other, is perhaps, the most picturesque of that of any station in Erie suburban territory, and a large surrounding growth is predicted.



**Elmwood**

Another new development in this vicinity known as Elmwood, although within Hohokus borough, is one in which Ridgewood residents are largely interested. It consists of about 60 acres and presents many attractions of plan, both of lay-out and finance, and is particularly convenient to the Erie and the new electric road. A lake and the famous Old Elm, long a land-mark on Franklin Turnpike, are special features of interest.

**Hohokus**

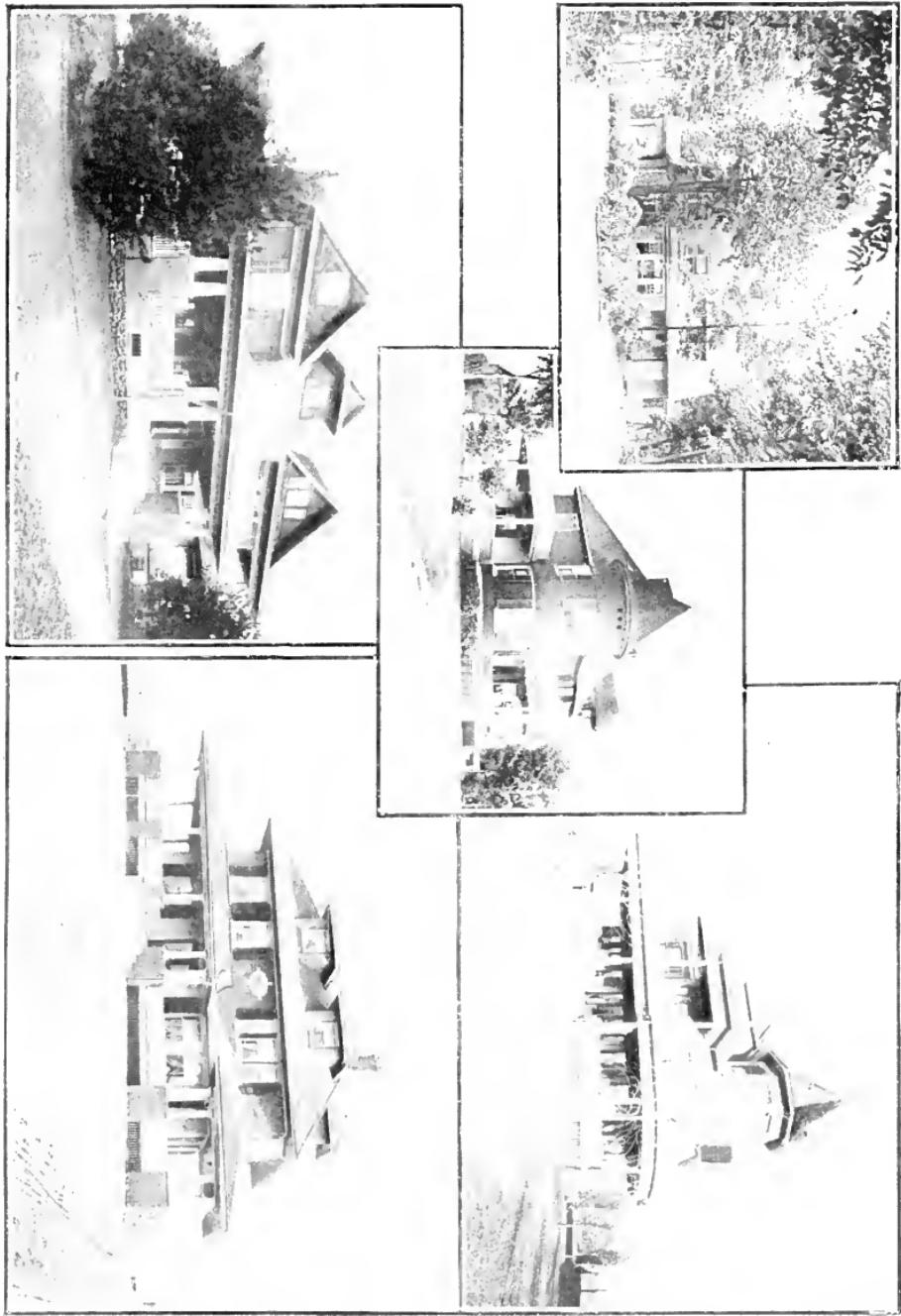
Both hillside and valley included elsewhere in the borough of Hohokus are admirably adapted for home building, many of the views being of special charm and beauty. Not being a part of Ridgewood, however, they do not fall strictly within the scope of this



ON HEIGHTS TERRACE (SEE PAGE 14)



ON HEIGHTS TERRACE (SEE PAGE 14)



MORE OF THE HOMES IN RIDGEWOOD

publication. But just as there is no tangible line marking the boundary between the two places, so there is no dividing line in their interests. What benefits one will help the other, and the new school, new sidewalks, and other public improvements recently made in and by Hohokus indicate that she is inspired by the same spirit that is bringing Ridgewood so rapidly to the front, and that she is destined to emulate our growth and share in our prosperity.

To What  
Ridgewood  
Owes its  
Start

Nearly forty years ago physicians in New York and Brooklyn—notably Dr. Willard Parker—began recommending this particular locality to patients, for whom the harshness and humidity of the salt air were unsuited, as being not only unobjectionable on that account, but exceptionally free from malaria. The breezes which sweep over the Paramus Highlands and across the Paramus Plains, as the two sections of Ridgewood were then called, had long been known to be dry and bracing, and also free from taint. Unquestionably, therefore, Ridgewood owes its start as a commuting community to its reputation for salubrity; and it is a notable and most suggestive confirmation of this theory, that a large percentage of its residents to-day became such originally because they could not endure the air of Brooklyn.

Understand, no claim is made of magical properties or anything unreasonable for Ridgewood atmosphere. It is not that of Colorado, nor of the Adirondacks. The village does not pose as a "health resort," or a consumptives' camp. But

It IS twenty miles from the ocean;  
Its soil is porous;  
There are no standing bodies of water;  
The drainage, natural and otherwise, is good;  
The elevation at some points is 350 feet;  
And there are very few mosquitoes.

These are facts easily demonstrable. Equally is it true that very many persons who in New York and Brooklyn have

been troubled with throat and bronchial difficulties have, on coming here to live, found great relief, or been completely cured. The same thing is to be said in regard to certain forms of rheumatism. Children are exceptionally healthy here.

**As to Mosquitoes** No resident of Ridgewood would be likely to exclaim, as did a landholder on Staten Island once, when asked whether there were any mosquitoes there,

“Mosquitoes! What are THOSE?”

We know what mosquitoes are, and it is a subject on which we desire to be explicit, especially as it is one usually tabooed in publications of this kind relative to places in New Jersey.

Aside from the now generally received theory that mosquitoes originate malarial disorders, there is no denying that in many New Jersey, Long Island, and Staten Island towns they certainly do make life miserable, especially for children, who cannot play outdoors without being scarified by them; while they are usually most annoying at the very hours when the commuter himself is at home from the city.

Now there are some parts of Ridgewood where, sometimes, on some evenings, in some seasons, of some years, there are some mosquitoes—just as there are anywhere else in North America.

But nowhere, at any time, in Ridgewood, are they the unconquerable, unavoidable, unmitigated pest they are in many places not far distant, and which everybody knows, but which it might seem invidious to name. Sufficient to say, that one of the most important points in her favor—next, indeed, to healthfulness—is one on which Ridgewood challenges comparison, and invites investigation—*freeness of mosquitoes*.

The location and environment of Ridgewood being thus naturally conducive to good health, the forethought and enterprise of her citizens in providing an unobjectionable water supply, and adequate sewer system, serve to keep it so.

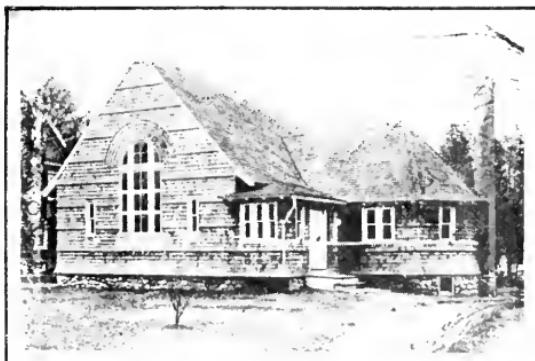
Plenty of  
Excellent  
Water

The public water supply is derived from five artesian wells, sunk 210 feet below the level of the valley, at a point north of Harrison avenue; and from there pumped direct to consumers, the surplus going to a half-million gallon reservoir situated on high land west of the railroad, thereby giving sufficient pressure to force a stream over any building on the main street.

To provide against accident, there are two complete and independent pumping outfits, each capable of elevating 1,000 gallons a minute. Never has this underground source of supply been found inadequate, and it appears to be not only inexhaustible but steadily increasing. Five hundred thousand gallons a day are now used. The water coming from such a depth is free from any danger of surface drainage. It has a pleasant taste, and, percolating through red sandstone, is consequently soft—agreeable for bathing, and suitable for washing clothes. Coming direct from the great subterranean supply, distributed practically without storage, and nowhere subject to contamination, it is doubtful whether any community in the world has purer, or in any other way better, potable water than Ridgewood. The works started eight years ago with 200 "taps"; there are to-day 1,180, showing an average annual increase of 150 takers.

The Public  
Sewer  
System

With the convenience of running water in the house, comes the necessity for adequate and sanitary drainage. This all-important problem has apparently been satisfactorily solved by adoption of the system which first conducts the sewage to a large septic tank, in which the bulk of the organic matter is precipitated and retained, where it is subject to beneficent bacterial action, the overflow of water being conducted to filter beds of coke covered with crushed stone, and when there purified transmitted to a running stream. Fourteen and a half miles of sewer pipe, underlying the most thickly settled division of



UNITARIAN  
METHODIST

RIDGEWOOD CHURCHIES

BAPTIST  
PROTESTANT EPISCOPAL

the village and now including part of the west side, have been laid, and connection therewith is imperative. The system will be extended wherever and whenever increase in population makes it necessary.

**Some  
Features  
that are a  
Matter-of-  
Course**

Upon such features as macadamized streets, flagged sidewalks, electric lights, gas for light and cooking, free carrier delivery of the mails, telephone exchange, local newspapers, fire and police protection, etc., over which some places make ado, it does not here seem necessary to dwell; they are a matter-of-course in Ridgewood, as is every other improvement and advantage usually found in a wide-awake, progressive, and at the same time moderately conservative community.

**The Drives  
in and About  
Ridgewood**

A word or two should be said in relation to the good roads of which Ridgewood is the center, and the delightful drives that they make possible and easy. They branch forth in every direction:

Southward to Paterson and the Falls of the Passaic, whose once famous beauty the most utilitarian of surroundings do not always and entirely hide;

Eastward across the valley to the Hackensack River, and beyond to the Palisades, which form the misty boundary of our eastern outlook;

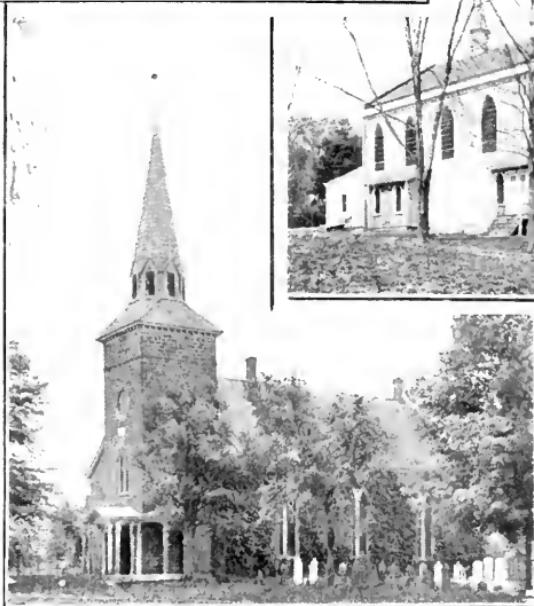
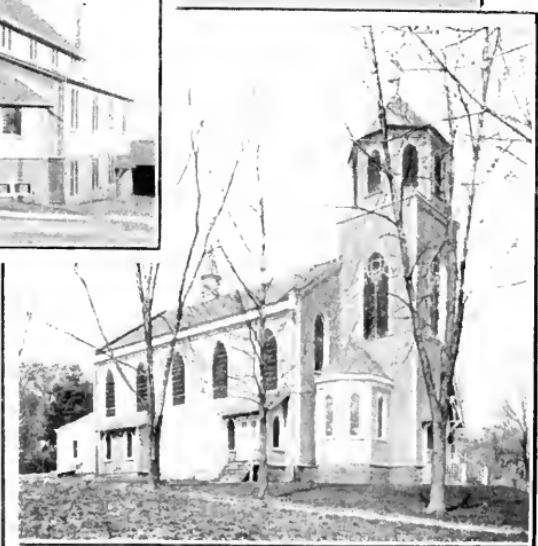
Southeasterly through Arcola to the county seat;

Along the delightful Saddle River road, past the Joe Jefferson place, where the old comedian had his summer home;

Up the much automobiled turnpike to Rockland County, N. Y., less than ten miles distant—to the Ramapo Pass, where Washington and his army encamped, and onward to Tuxedo;

Westward over the hills to Franklin, Crystal, and Pompton Lakes, etc., etc.

All the places mentioned and many more are within easy driving distance of Ridgewood, each route leading to some individual point of interest, each having its own peculiar charm.



REFORMED  
OLD PARAMUS

RIDGEWOOD CHURCHES

PRESBYTERIAN  
ROMAN CATHOLIC

Within an hour's smart walking is the house still standing where Aaron Burr wooed and won the widow Prevost, and within the village limits is old Parmus church, where tradition (not history) says they were married.

**Churches** Ridgewood is well supplied with churches, all the leading denominations being represented. The Reformed church, organized in 1875, retains its original pastor, and has a pleasant edifice containing a new and exceptionally fine organ. The seating capacity, however, has been outgrown, and a new building will soon be erected.

At the Protestant Episcopal music is made a special feature of the service. The church is a dignified building of stone, and there is a near-by parish house, both recently erected.

The Methodist church building is perhaps the finest in



IN PROSPECT PARK (SEE PAGE 14)

town, and the large congregation one of the most active in good works. It has recently entirely freed itself from debt.

The Roman Catholic

church is large and the services so well attended that a new edifice has been determined upon, and will probably soon be erected on the west side.

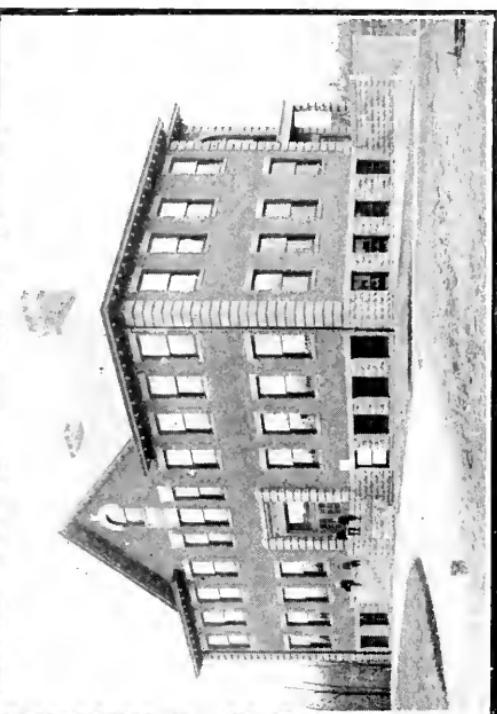
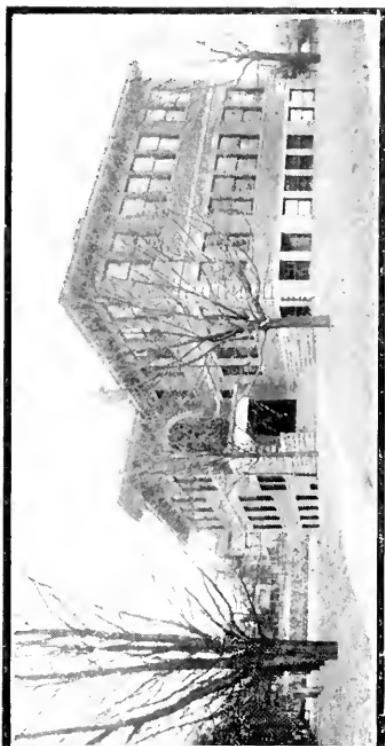
The Unitarians, although a small body, have their own church building, which is a center for literary culture as well as religious thought. They have also recently extinguished their debt.

The Baptist place of worship is altogether too small, and \$25,000 has just been raised towards the immediate erection of a new one.

The Presbyterians have an active and enthusiastic following, with a church edifice well over on the east side; while Christian Scientists for the present assemble weekly in the public library, but look forward to a church for which a lot on the west side has been secured.

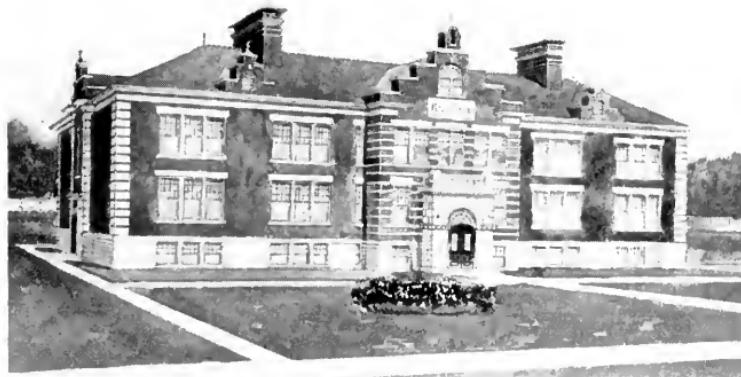
**Our Public Schools** To the family in which there are children the importance of living where there are good and ample school facilities cannot be overestimated, and in this particular Ridgewood will compare favorably with any community that can be mentioned. The completion and occupation of four first-class grammar school buildings at a cost of \$140,000, in addition to the high school erected a few years since at a cost of nearly \$50,000, places the village in the first rank as far as educational accommodations are concerned. The new school buildings have been constructed with the idea of giving industrial training in a practical way, the equipment and arrangement of rooms being specially adapted to that end, thus completing accommodations for the demands of modern education.

The kindergarten rooms are the delight of the little ones. The primary and grammar schools give a complete and thorough course of instruction; while the high school, thoroughly equipped with chemical, physical, botanical, and zoölogical laboratories, enables the pupil in a practical way to meet the



requirements and demands of modern science as well as those of the best technical schools and universities. The departments of history, ancient and modern languages, mathematics and English, are fully organized and equipped to accomplish the distinct and definite purpose for which the American high school came into existence—the preparation of young men and women for American citizens. Five courses are offered:

The classical, Latin-scientific, technical, general, and commercial. These furnish thorough preparation for all who wish to enter colleges, scientific or technical schools. Music,



HARRISON AVENUE SCHOOL

drawing, and physical training are a corporate part of each course. Manual training in wood-working, domestic science, sewing, printing, and basketry is carried on in a broad and practical way through both the grammar and high schools. Athletics is given a prominent place for both boys and girls. The athletic association puts annually a football, baseball, both boys' and girls' basketball, and track team into competition with other teams from the best high schools in the State. The school has both orchestra and glee clubs. Each school is pro-

vided with a library. The certificate of the high school is recognized by many of the leading colleges and universities, and by the regents of the University of the State of New York.

The present registration of pupils numbers nearly 1,400, with a teaching force of 34.

**Social Conditions** Ridgewood is "social," or not social, very much in accordance with the taste and preferences of those interested. The opportunities afforded by the churches and their various organizations, by the lodges and fraternal societies, and by the clubs, for becoming acquainted, meeting frequently and making friends are many and quite generally enjoyed. On the other hand, if one prefers for any reason to forego society, it is easy to do so without exciting comment. The happy medium between the utter indifference of a large city and the annoying inquisitiveness of a small village is desirably maintained.

**Ridgewood Golf Club** The Ridgewood Golf Club, with two hundred members, no doubt, owes something of its great popularity to the exceptional accessibility of its grounds; the entrance thereto and the club house being only a half mile from the station, and nearly in the exact geographical center of the town.

"The Royal and Ancient Game" is not a new institution in Ridgewood, for although the present course has been occupied for only nine years, for about ten years previous, under its original corporate name of the Hohokus Golf Club, the organization developed and maintained a nine-hole course at Hohokus, being in its earliest days obliged to import all its materials, as there was then no dealer in golf supplies in the United States. Naturally, therefore, it came about that the new course was laid out by seasoned players, and the ground being very adaptable, it is a very good one.

There are but nine holes, though the acreage would permit

## RIDGEWOOD — NEW JERSEY

about eighteen. The "fair green" is wide. The playing distance, 3,100 yards, is divided into proper "golf distances," and every tee, hazard, and green has been carefully located. "Col. Bogey's" score is 42,-84 for the double round.

A very comfortable club house not only furnishes needed quarters for players but affords opportunity for parties, dances, and other social functions. Adjoining it are a set of four fine tennis courts, upon which, besides the continual play of the members, one "open" tournament is held each summer.



THE RIDGEWOOD GOLF CLUB

In the very center of its grounds, moreover, the Club has established a pond which affords a surface of about five acres of ice, for skating, hockey, and curling. The dues are \$30 per year, with privileges to the ladies and boys under sixteen years of age included in the member's family.

The White Star Athletic Club is another **White Star Athletic Club** well-managed and popular organization, being incorporated, and owning its own club house. It has a membership of 140, and has been es-

tailed about 13 years. It has a gymnasium, bowling alley, billiard room, parlors, etc., and is in every way well-equipped for the purpose for which it is designed. The initiation fee is \$5; dues \$10 a year, payable quarterly.

The Y. M. C. A. occupies its own new building on Oak street, recently erected at a cost, including land, of \$23,000, and entirely devoted to the work, in which the gymnasium plays an important part. A competent physical director is in charge of



YOUNG MEN'S CHRISTIAN ASSOCIATION

that department, and a general secretary also gives his entire time to the institution. There is a considerable amount of apparatus which is being added to from time to time; also several shower baths, a swimming pool; two bowling alleys; two pool tables, and a number of other games contribute to the sociability of the pleasant rooms. From early spring till severe cold weather the contiguous athletic field, with tennis courts, is in almost constant use. The commodious assembly room is used for religious meetings, lectures and entertain-

ments. An active ladies' auxiliary gives frequent evidence of the general interest taken in this enterprise for the development and fostering of strong, virile christianity in our young men and boys. The membership, open to any boy or man in town, numbers over 300. Fees: For seniors, \$10; intermediate, \$5; junior, \$3.



THE NEW HOHKUS STATION (UPPER RIDGEWOOD)

**Other Organizations** Among other organizations are a Masonic Lodge, Odd Fellows Lodge, Royal Arcanum, Knights of Honor, and Junior Order of American Mechanics. There is also a Photographers' Club, a Dramatic Club, one or two Musical Societies, a Woman's Club, and a Ladies' Village Improvement Association, the latter supporting a free public library; also The Relief Society of Ridgewood and Vicinity.

**Building and  
Loan Asso-  
ciations** Ridgewood has two Building and Loan Associations. Both are managed wisely, economically, and satisfactorily. There are no high-salaried officers, no expensive rents, none of the risks which are common to what are known as national associations. All the business done is strictly local, and there is no opportunity for anything but straightforward dealing. Hundreds of residents of Ridgewood are to-day owners of their homes, or in a way to be so, who would not have been so fortunate were it not for the system under which these associations conduct their business.

With a lot paid for, a Building and Loan Association is willing usually to advance 80 per cent. of the actual cost of erecting a house. This 80 per cent. is paid back to the Association by monthly payments for a period extending over approximately 130 months. While a premium is paid for the use of the money, the dividends of the Association, generally exceeding 7 per cent., bring the net rate of interest down to about 4 per cent. Each monthly payment comprises a portion of the principal and a portion of the interest. At the expiration of 130 months, the party building a house through a Building and Loan Association owns his home free and clear. Meantime his monthly payments are likely to be less than the price of an ordinary flat in New York or Brooklyn.

On the other hand, members who do not build, gain from the 7 per cent. dividends a much larger income than is paid on an equal amount by any other saving institution equally safe; with privilege of withdrawal, or of borrowing at any time.

**Board of  
Trade** Ridgewood's Board of Trade has for its objects the promotion of trade, the encouragement of intercourse between business men, the improvement of facilities for freight and passenger transportation, the correction of abuses, the diffusion of information re-

lating to Ridgewood, and the promotion and development of the commercial, industrial, and material interests of the village. More than merely its name indicates does the Board of Trade concern itself with the aesthetical welfare of the place, as is illustrated by its engagement of the civic improvement expert, Mr. Charles Mulford Robinson, to make a study of ways in which Ridgewood can be made more beautiful and attractive. His report, also printed by the board, is a pamphlet of far-reaching importance, making many practical suggestions which it is hoped will be eventually carried out.

**The Park  
Driveway**

Acting upon one of these, the village government has taken steps preparatory to acquiring land for a Park driveway along the Hohokus brook; and will, no doubt, even if immediate large outlays are not made, take action whereby Mr. Robinson's very valuable ideas may assume shape in the not distant future.

**The Plaza**

Acquisition by the village of the open space adjoining the present Erie station is also an outgrowth of action taken by the Board of Trade; as is the movement on foot for a Municipal building; and while, of necessity, many projected improvements must wait upon the long-delayed action of the Erie railroad towards an adequate, safe and convenient station, there is no question that in time they will be made.

**A Typical  
Institution**

The growth of Ridgewood has a typical illustration in the progress made by the First National Bank, which opened its doors for business July 24, 1899, when the village population numbered about 2,500. The cashier of the bank has furnished a statement showing the amount of money on deposit at the close of business on December 31, 1899, and on the last day of each succeeding year, as follows:

R I D G E W O O D — N E W J E R S E Y

December	31,	1899	.	.	.	\$82,438.17
"	"	1900	.	.	.	128,688.94
"	"	1901	.	.	.	159,445.00
"	"	1902	.	.	.	253,081.76
"	"	1903	.	.	.	283,816.63
"	"	1904	.	.	.	415,450.59
"	"	1905	.	.	.	502,877.21
"	"	1906	.	.	.	564,579.94
"	"	1907	.	.	.	577,097.04
"	"	1908	.	.	.	593,241.16
"	"	1909	.	.	.	652,936.51



FIRST NATIONAL BANK

Thus it will be seen that the bank's gains have not been by leaps and bounds, but in a steady, healthy ratio with the prosperity of the town.

The bank began business in a small rented building, and was burned to the ground eight months later. A temporary office was secured, and at 9 o'clock the morning after the fire,

business was resumed as usual, the books and cash having been saved.

The question of the bank's success having passed the experimental stage, the directors now seized an opportunity to display their well-known enterprise and foresight, by purchasing the best corner for their purpose in Ridgewood, and putting up the fine, commodious building now occupied by the bank, having as tenants the Post-office, the Public Library, the well-appointed Masonic Lodge of Ridgewood, and several dwelling flats.

The bank and its building have met the universal commendation of the people of Ridgewood, adding, as it does, tone and dignity to the town, and placing all banking conveniences within their reach. Its money vault is built on modern lines, having safe deposit boxes and storage facilities for valuable packages, large or small, which are extensively used and much appreciated.

**Ridgewood  
Trust  
Company** Another very notable sign of the steady progress and substantial development of Ridgewood, is the unqualified success of the Ridgewood Trust

Company, whose new Banking House for beauty of design and perfect adaptation to the uses for which it is intended, has few equals this side of New York City. The corner on which it stands is one block from the Erie road—just far enough to escape its dust, smoke and noise, yet near enough for the commuter to make his deposit without missing his approaching train, when he hears its signal up the road; and to facilitate that convenience the Trust Company's doors are wide open at 8 o'clock every morning to welcome all comers, whether to deposit or draw their money.

First opening for business about three years ago, and although soon face to face with a panic that withered and blasted many an older institution, the Ridgewood Trust Company in the midst of the flurry actually added \$55,000 to its capital



RIDGEWOOD TRUST COMPANY

and surplus, and made thousands of dollars by purchasing good bonds at low prices when others were forced to sell.

The broad and deep foundations laid by the managers of this Company to facilitate its certain expansion, show better than anything else could, their faith in the future of Ridgewood. The vault in the banking room makes the famous den of Giant Despair seem like a parrot cage in comparison. Its outer door alone weighs 14,000 pounds, and its joints are fluid tight, while its compartments within, are spacious enough to house the securities and cash, of a business of many millions. The safety boxes and storage facilities are perfection itself, and are evidently intended to make Ridgewood a barren field for burglars. Assured safety, with attractive interest rates, will bring out the "old stocking hoards," and make them earn something for their timid owners.

**Post-Office  
Statistics**

Further evidence of the growth of Ridgewood is shown in the increase of business in the post-office. On November 1, 1897, when the

present postmaster assumed his duties, there were eight mails a day. At the present time there are twenty-four, and a Sunday dispatch. The mail is delivered and collected in the village by five carriers; and there are also two rural carriers who cover about forty-four miles of territory. Including the postmaster, the force now numbers fourteen, with an additional carrier expected in the near future.

**Ridgewood's  
Growth and  
Development  
in the Past  
Three Years**

The first edition of this booklet was issued in March, 1907. The following summary of facts indicates to some extent what the past three years have brought to Ridgewood:

*Two Hundred and Ninety New Houses.* From Jan. 1, 1907 to Jan. 1, 1910 the number of building permits issued was 313, of which 290 were for dwellings—practically an increase of about 100 houses a year.

*Two Thousand More Inhabitants (Estimated).* The last census taken in 1905, showed a population of 3,980, an increase in five years of 1,295, or 48 per cent. over that of 1900. Directory publishers estimate the population to-day at not less than 6,000.

*Four Hundred Additional Pupils* in the Public schools, the total number registered being 1,400.

*Three Hundred and Eighty-Three More Telephones* in the Ridgewood Exchange. Jan. 1, 1908 there were 587; Jan. 1, 1909 there were 720; Jan. 1, 1910 there were 970.

*Two Hundred More Commuters (Estimated).* The number varies from month to month, and tickets being sold at both ends of the route, an exact statement can not be given, but a reliable estimate makes the average number at present 800, an increase of 200 over three years ago.

*Four Hundred More Electric Meters*, as reported by the Public Service Corporation.

*Five Hundred and Eighty New Water-Takers*, and three hundred thousand additional gallons of water daily.

*Three and a Half Miles of Additional Sewer Pipe*, including extension of the system to the west side.

*The Relaying of Ridgewood Avenue* with Tarvia from the station to Van Dien Avenue, and eleven and one-half miles of new macadam, over twenty miles in all.

*The Plaza Improvement*, preliminary to the projected new station of the Erie railroad.

*Improved School Facilities*. Necessary financial provision for a fourth grammar school (on Harrison avenue), and the enlargement of two others.

*First Steps Toward the Park Driveway*, along the Hohokus Brook—preliminary, as is fondly hoped, to the creation of a still more beautiful Ridgewood.

*An Electric Railroad*, so far as grading and track-laying is concerned, for immediate opening of a new route to Paterson, Hackensack and the Hudson River.

*The Y. M. C. A. Building*, erected at a cost, including grounds, of \$23,000.

*Definite Plans for Two New Church Edifices*, with two more in prospect.

*The Ridgewood Trust Company*, and its noble building.

*The New Erie Station (Hohokus)*, for Upper Ridgewood. *Wastena Park, Terrace Drive, Prospect Park, Upper Ridgewood and Elmwood Developments*—all started within three years.

**An Increase in Valuations of \$2,243,341** In 1906, the total valuation of property in Ridgewood, as taken from the assessor's books, including land, buildings and personal, was \$2,959,849. The increase for the past three years is shown to be as follows:

	1907	1908	1909
Land .....	\$1,258,285	\$1,491,126	\$2,457,551
Buildings .....	1,938,275	2,535,500	2,892,525
Personal .....	324,975	354,750	434,800
Total .....	<u>\$3,521,535</u>	<u>\$4,381,376</u>	<u>\$5,764,876</u>

Increase in three years, \$2,243,341.

*Wholly Residential*

In connection with this showing it should be borne in mind that Ridgewood is wholly residential. We have no factories or other indus-

trial enterprises employing large numbers of operatives; and, with all due respect, none are desired. Hundreds of other places invite and encourage such industries, and to those places we are perfectly willing they should go. Ridgewood is content with being a "home" and not a "workshop." All our traditions are to that effect—all our efforts in that direction.

Right here it is worth noting how generally the merely "tenement" idea is eliminated, "flats" are almost unknown; with a few minor exceptions over stores, etc., all dwellings are disconnected; there are no "rows" of houses—in fact, few double houses, for, while well enough in a way, it doesn't seem to be Ridgewood way, which, almost without exception, is—

"For One Family—One Roof."

Land, too, is not yet so valuable that ample room cannot be spared for lawn, or garden, or a few fruit trees, or playground for the children; and, much as we desire the prosperity of Ridgewood, we hope it never will be. There is no necessity here for "huddling" and there will be none when Ridgewood contains five times her present population.

Our natural bounds are not restricted by village or borough lines, and the time is soon coming when in valley and on highland, and with nothing to indicate where Ridgewood leaves off, and Glen Rock, or Hohokus, or Midland Park begins, dooryard will touch dooryard for three miles either way.

No one who has any adequate idea of what the congestion of population in New York City already means, and of the enormous rate at which it is increasing, can stand where he can overlook the village of Ridgewood and its environment, note its perfect adaptation for home building, and its accessibility to the great metropolis, and not be convinced that the residential development of this locality has only just begun.

The Board of Trade is not desirous of unduly enhancing

land values—least of all to increase a speculative boom in real estate. It seeks only the normal growth and substantial betterment of the community by attracting to it those who will themselves take a proprietary interest in advancing the cause of good citizenship, and do their share in maintaining a good neighborhood.

To such, however, we would say that with conditions as they are, and the future such as seems most likely, it is almost inconceivable that either available building lots, or acreage, in this vicinity will ever be lower in price than they are at present, while there is every reason to anticipate their early and material advance.

We ask for no snap judgment. On the contrary, we especially ask those to whom this booklet is addressed to take all the time they can afford for intelligent comparison, believing that the more thorough the investigation the more convincing will be the conclusion that within fifty miles of New York, in any direction, no suburb so satisfactorily answers the questions, "Where to Live?"—"Where Bring up the Children?"—and "Where to Make the Home?" as does THE INCORPORATED VILLAGE OF RIDGEWOOD, BERGEN COUNTY, NEW JERSEY.

Address all letters of inquiry to the Secretary of the Ridgewood Board of Trade, Ridgewood, N. J.

One copy del. to Cat. Div.

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